

# Claims

[c1]

What I claim as my invention is:

A method of processing real-time purchasing discounts by the means of a method and process comprising:

issuing a plurality consumers or "Discount Requestors" affiliation or association with discount system & process along with system identification assets i.e., ANSI standard magnetic cards, magnetic card, smartcard, bio-metrics, etc;

issuing a plurality vendors or "Discount Originators" affiliation or association with discount system & process along with system access privileges to upload and download a plurality of product data to and from the "Discount Database";

issuing a plurality of retailers or "Discount Issuers" affiliation or association with the discount system & process along with system access privileges to upload and download a plurality of product data to and from the "Discount Database";

initiating a plurality of discount process cycles at retail location is started by means of use of a plurality consumers action with magnetic strip cards, smartcards swipe at, on or inserted into of a POS machine at a plurality of retail locations (i.e. grocery store, restaurant, gas station, convenience store, website, online, etc.,) to use of any plurality of POS devices that acknowledge a plurality of consumer identification devices, i.e., (ANSI standard magnetic cards, magnetic card, smartcard, bio-metrics, etc);

initiating a plurality discount process cycles at retailer website locations wherein consumer of "Discount Requestor" identification information is entered into data fields on retailer website, that is linked to the Discount System Operator; and

acquiring a plurality of UPC data with a collection of off the shelf UPC software located at retailer location – or linked to online retailers website from input devices attached to cashier station and establishing communication session with Discount Operator via a plurality merchant acquirers, banking system communication links to transmit Purchase Inventory Data-PID.

[c2]

the method in claim 1, wherein a means of getting a plurality Purchase Inventory Data transmissions of PID to Discount Operator from a plurality of retailer locations.

Communications links to merchant bank or acquirer with communication data transmission existing equipment such as satellite, wireless, modem, ADSL, Cable etc., using data transfer protocols such as APACS, ISO8583, HGEPOS, TCP/IP via a ANSI X.12 data packet transfer standards:

transmitting a plurality of PID data packets containing Purchase Inventory Data to Discount Operator via communications path or merchant bank and acquirer to facilitate transmission with ACS X.12 transactional set protocol;

receiving a plurality of PID data packets in a variety of POS protocols such as APACS, ISO8583, HGEPOS, TCP/IP etc., via the ANSI X.25 gateway, PID data; and

validating a plurality of PID data received at Discount Operator Location and entering PID data into Discount Database.

[c3]

the method in claim 1, wherein a means an off the shelf database software capable of performing a plurality of database tasks (i.e. update, automated data entry, receiving, transmitting, storage, organization, quarry, reporting, data verification, user authentication, data mining, demographic research, etc., of PID data;

processing a plurality of retailer PID Data and generating discount authorization & report; and

transmitting a plurality of discount authorizations back to point of sale location, website cashier, retail cashier station or any plurality of purchasing environments and situations.

[c4]

the method in claim 1, wherein a collection of off the shelf UPC software provided at retailer location;

receiving a plurality of discount notifications, authorizations, reports and discounts;

close out of a plurality of discount communication sessions and data links; and

continuation of and completion of a plurality of purchasing processes having received authorization & discount amounts to be deducted from purchasers total amount.

[c5]

the method in claim 3, wherein a means of providing a plurality of determinations and authorizations of electronic transfer of funds to a plurality of retailer merchant bank